



## What Is Utah Medicaid And Who Does It Serve?

### What would you do if one of these stories was yours?

- Scott and his wife are students at the local university. They had gotten married right before his senior year. When Jenny became pregnant, they were excited but apprehensive about paying for the birth of the baby. The baby was due after graduation. Jenny started into labor two months before the baby was due. Frantic, they drove to the hospital where the caring staff tried to stop the labor. When the baby was born the next day, he was only 4lb 5oz and had medical problems. While Jenny went home, the baby had to stay at the hospital neonatal unit. Rick and Jenny had some savings to pay for the delivery, but were not equipped to handle the enormous cost of the baby's two-week hospital stay.
- Rick was employed for several years in at a high-tech company. His earnings were good and the family was able to provide for their needs and in addition enabled them to save every month. Rick was recently laid off from his company and while he continues to look for work, he has not been able to secure employment. The family has used up all their savings to pay for continued expenses of food and housing. They need medical coverage and one of the teen-age children fell on his skateboard and now needs to have a surgery on his arm. Another child needs dental work and they don't have the money to pay for the care.
- Ethyl is retired and widowed. She is on social security income. Although she and her husband always took care of their own needs in the past, she now needs expensive medications each month. She will need to pay out

almost 1/3 of her income to buy the prescriptions. Ethyl wants to remain independent but with the cost of her medications, she won't have much left to pay for food, her car insurance and the other obligations that allow her to stay in her own home.

What would you do? What would your family do if placed in one of these situations? What would you tell your son if he needed expensive surgery and you didn't have insurance or money to pay? Medical care is very expensive. Some medical problems and their associated costs are enormous; the family's only option may be to take out bankruptcy. Some medical services can be put off, but the condition often worsens, leading to more expensive emergency care.

### Did you know that Medicaid is a program for Aged, Disabled, Blind, Children, Pregnant Women, and Families with Dependent Children?

Medicaid is a program funded by both state and federal tax dollars. In Utah, the Utah Department of Health gets about \$4 from the Federal Government for every \$1 contributed through the state general fund. This money is then used to pay for more than 230,000 Utah residents who are eligible for services each year. People who qualify for Medicaid can then get the prescriptions, hospital visits, physician visits, well-child check ups, dental services for children and pregnant women, medical supplies or other medical services they need.

Medicaid has income and asset limits to determine program eligibility. While Medicaid will not cover everyone who has a medical need, and there are different income and asset guidelines for



each kind of Medicaid program, it can help some families and individuals get the medical services they desperately need.

### Where would I apply for Medicaid?

There are Medicaid offices at various locations in the state. Scott applied for Medicaid at a hospital, Rick applied at the local Medicaid office and Ethyl applied for Medicaid at her Community Health Clinic. In each family, Medicaid was able to help with their medical costs. Scott was able to have his baby's hospital stay covered and Rick's family was able to get himself and his family medical coverage until he was able to find employment. Ethyl can now get the medications she needs each month without spending so much of her limited monthly income on prescriptions.

### New to Medicaid this year

Two new legislative approvals now allow more disabled people to get medical care at a lower rate. The working disabled can now pay a monthly premium of 15 percent of their countable income to remain on Medicaid. In addition, Utah Medicaid has been approved to enable the Aged, Blind and Disabled coverage group to "spend-down" to 100 percent of poverty.

To learn more about Utah Medicaid, visit [www.health.utah.gov](http://www.health.utah.gov) or call 1-800-310-6949 to locate the office closest to you. UTH